



I hereby certify that this correspondence is being filed by
mailing it with the United States Postal Service as first
class mail in an envelope with sufficient postage and addressed
to MS: Fee Amendment, Commissioner of Patents, P.O. Box 1450,
Alexandria, VA 22313-1450 on the date indicated below.

Date: May 20, 2005

PATENT

Signed: 

Peter K. Trzyna (Reg. No. 32,601)

Paper No.

File: Carr-P2-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor	:	Philip Carragher, and Steven Earl Webster
Serial No.	:	09/669,196
Filed	:	September 25, 2000
For	:	SYSTEM FOR CARD ACTIVITY-BASED RESIDENTIAL CREDITING
Group Art Unit	:	3624
Examiner	:	Wasylchak, Steven R.

Honorable Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL LETTER

SIR :

Transmitted herewith for filing in the above-identified patent application is the following:

1. Supplemental Response; and
2. Petition for Extension of Time.

APPLICANT CLAIMS SMALL ENTITY STATUS. The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,



Peter K. Trzyna
(Reg. No. 32,601)

Date: May 20, 2005

P.O. Box 7131
Chicago, IL 60680-7131
(312) 240-0824